



Spotlight

June 2005

American Income Life & National Income Life

Volume 38 • Number 6



A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:
Roger Smith
President & CEO
American Income Life

How Committed Are You?

Many of you already know most of my comments are made up of either stories about Dottie and the kids, or based around movies I've seen. In fact, sometimes I feel my life is just made up of one-liners from movies.

If I had a great week, I want to come home and yell, "Yo Adrian." If I'm teaching someone something, I want to call them, "Oh, grasshopper," and if they aren't concentrating, I want to do a *Karate Kid* and say "Lookee eye, lookee eye." If I'm feeling romantic, I imagine Dottie saying the line from Jerry McGuire, "You had me at hello!" And, if I'm feeling macho, I'm rattling off, "Are you feeling lucky, punk?" However, what stands out for me this month is a line from *Ocean's 11*, "Are you in or are you out?"

In other words, how committed are you? I know what you are thinking, "What kind of question is that?"

You see the question isn't about the here and now. It is about how you react when obstacles hit you square in the face. It's about the moment when you've driven five miles down a dirt road for your evening appointment, you sell it and on the way back you get a flat. You spend the next hour changing the tire, and an hour later, you get rear-ended. As you relate all these mishaps to your manager, the first words that come out of their mouth is, "How much did you write?" I know it is frustrating to be met with a question like that, but how committed are you at that moment?

It's pretty hard to feel appreciated, but the real question is, "Do you feel just as committed?" Or, are you questioning — "Are you in or are you out?"

Here is the point. How committed you are — not for the short run, but for the long-term — is solely dependent on how clear the picture is of what you want in your life and what you don't want in your life.

About 20 years ago, I quit smoking cigarettes. The last snapshot I keep in my mind is of me running out of smokes, looking in the trash can for a cigarette butt, and finding one with egg yolk dripping off of it and smoking it. Every time I get a desire to light up a cigarette, that picture becomes very prominent and I don't smoke. So every thing I don't want to happen in my life, I keep a clear picture of what the end result might be.

On the other hand, everything good I want to happen in life is represented by a picture also. This is why I have had the privilege of working for this great Company for over 31 years. Because the pictures I keep clearly in front of me are those of my successes with American Income, not my failures.

So, I ask you now, "What is the picture you have imprinted in your mind?" Is it a picture of success? And, is it so clear that no obstacle can take you off your chosen road? If it isn't, you'll soon find yourself saying things like "If it doesn't work here, I'll just go do this or I can go do that."

I remember watching *The Contender* one night, and as the fighter was getting ready to fight, he says into the camera, "Well, if I don't win, I'll just go back to my job." I looked at my son and said, "He has already lost!"

I'm sure you've heard throughout your life, "Don't burn your bridges." I have a different philosophy and that is burn every damn bridge that you can. I don't mean with other people — I mean with yourself. Don't give yourself an escape hatch. Take the next step up the rung of the ladder and burn the one you just stepped up from. Burn it so the only step you can take is not backward, not to the side, but squarely in front.

Every positive action that has happened in my life has happened not necessarily because I planned it; I just had no option to turn backward. Burn your bridge and move forward.

You may be thinking, this sounds contradictory considering the motto for this year is, "Getting back to basics." In fact, you might be thinking, "Aren't you talking about going backward?" My answer is, "Absolutely not!" In fact, it is quite the opposite.

You see, in 2003, we had written nearly \$100,000,000 of new ALP, almost double what had been written in the previous three years, making us one of — if not the fastest — growing insurance companies in the United States.

In 2004, not only did we not move past \$100,000,000, but we actually slipped backward. It was at that time I thought, there are a lot of things we do really good. Let's get back to what we do really well and do it a little better. In other words, if we only take the actions we did before, we will get the results we did before.

As a Company, we have implemented many new things to do just that — getting better at what we're doing well. In turn, I don't see any reason why the field force can't do the same.

I love our Company. I love everything about it: what it stands for, the people who make it up, and the people we help on a daily basis. I just hope you love it as much as I do.

So the next time somebody asks, "Are you in or are you out," just answer by saying, "I see my picture clearly; I have burned the bridge, and I'm doing what I do best and getting better at it."

Dates to Remember

Wednesday, July 27, 2005
All business and PR credits must be at the Home Office to count for June production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$625,404.75 in bonuses. For more information on the monthly bonuses, turn to Page 16.

Required Retention Rate

Effective Jan. 1, 2005, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention rate or the minimum Net to Gross. The Net to Gross rate varies based on bonus guidelines. The rate listed below is for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the New Orleans Awards Presentation, are the: top SGA from each category, top two PR Managers and top two PR Representatives from each category, top RGA, top five MGAs, top five GAs, the top SA, and top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont in New Orleans! The convention will be held July 27-30, 2006.*

Congratulations are in Order!

- James Davis**, an SA with the Chris La Fond Agency, achieved \$100,000 of 13-month in force premium.
- DeSheila Hargrove**, an IP with the Eric Giglione Agency, achieved \$100,000 of 13-month in force premium.
- Zachary Hart**, a GA with the Jim Surace Agency, achieved \$100,000 of 13-month in force premium.
- Ricardo Refano**, a GA with the Eric Giglione Agency, achieved \$100,000 of 13-month in force premium.

Flash Sheet Update

Please be aware of a recent change to the Flash Sheet/Auto DCL list as it relates to Diabetes Mellitus (DM). We have updated the sheet/list to include "Diabetes and Overweight 150+ debits" as a DCL for all Life, Accident, Disability, and Health plans. Diabetes is a progressive disease and a serious complication to it's mortality is obesity. Being overweight and having diabetes puts significantly more stress on the vascular system and leads to an increased prevalence of coronary artery disease, peripheral vascular disease and stroke. Should you have any questions, please don't hesitate to contact us.

Commission/ACH Checks

The monthly release of commissions involves a manual review process. In compliance with Sarbanes-Oxley requirements, a second review and approval must be made by a separate person before the checks/ACHs can be generated. We receive many inquiry calls about when the checks will be mailed. However, responding to these calls slows down the evaluation process. The procedure is that checks/ACHs will be released by the 13th business day of the month. Please be assured we will send the commission checks/ACHs as soon as they are ready. Also, understand the more calls we get, the longer before the checks/ACHs can be generated. We know everyone is interested in having their money as quickly as possible. Help us get those funds out quickly by eliminating unnecessary inquiries.

Founder's Club Outstanding Producers

May 2005

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Timothy Cruise	Bob Olson	18	\$70,172		84.5
Ron Friedlander	Eric Giglione	1	\$48,197		76.0
Edward Hanna	Tom Williams	1	\$47,820		81.0
Yvonne Hernandez	David Cohen	4	\$47,070		76.0
Daniel Pottechio	Bob Olson	3	\$63,688		90.0
Max Quasem	David Cohen	4	\$66,353		87.5

▲ Percentage of Net to Gross

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promotions

Promoted to 52.5 Percent Supervising Agent

Sandi Babcock	Edward Dietrich	Peter Kang	Jena Rana	Linsay Szewciv
Sherman Brown	Naveen Eapen	Devon Kaplan	Gary Riedlinger	Jeffrey Testa
Ray Burton	Billy Farrar	Brendt Kehoe	Lisa Rosa	William Trotman
Corey Carbon	Mary Grant	Michael Lott	Phillip Sanders	Lindsey Vastola
Laurie Cooke	Rogelio Gutierrez	Jennifer Mayo	Rickie Sasser	Anthony Wilkerson
Andrew Craig	Dustin Henderscheid	Maria Miclat	Scott Seman	Bonnie Williams
George Culbert	Sara Hoover	Karl Mordhorst	Paulina Silva	Craig Wootton
Vanesha Delapara	William Kaleta	Vanessa Nestor	Jarred Starman	

Promoted to 55 Percent Supervising Agent

John Castore	Richard Rainone	Randy Teyssier
Steven King	Dean Sproles	
Jillian Lamb	Moswen Taylor	

Promoted to 57.5 Percent General Agent

Paul Coleman	Richard Galati	Fallon Kunevicius	Michelle Petrano	Roger Rovekamp
Preston Foster	Timothy Howe	Brian Luloff	Philip Prata	

Promoted to 60 Percent General Agent

Rodney Ward

Promoted to Master General Agent

Vinicio Buezo	Vann Durham	Donald Martin
Lee Croft	Jose Ferreyro	Megan Olson
Holly Desmond	Carl Ignatius	Cynthia Wilhelmi

Promoted to Regional General Agent

David Solomonov

Promoted to State General Agent

Mitch Duplantis

Company Anniversaries

Happy Anniversary! Thanks for all you do. Congratulations!

24 Years of Service

Bertram Feldman

23 Years of Service

George Farenthold

15 Years of Service

John McCreary

14 Years of Service

Herman Libman

13 Years of Service

Richard Case

12 Years of Service

Joseph Noase

11 Years of Service

Donald Shuck
Brian Traboulay

10 Years of Service

Cheryl Cook
John Hancock

9 Years of Service

Robert Hughes
Sandra Johnson
Patrick Parisi

8 Years of Service

Vlad Basov
Arthur Carter
Baldev Dabha
Ayanna Prendergast

7 Years of Service

Andrew Fike
Preeti Sahgal

6 Years of Service

Leandrew Alexander
Julie Aprahamian
Rick Choptuik
Gregory Engrav
James Schneider
Mario Soljan

5 Years of Service

Lorena Barriere
Elizabeth Hodgson
David Jackson

4 Years of Service

Susan Bergh
Jim Bianchi
John Bulecza
Keith Cornwell
Lynn Deno
Volodymyr Derevyanyy
Cindy Furer
Tracy Haden
Chris Hernandez
Frank Lindal
Mencluo Perakis
Casandra Robinson
Imran Satti
Jeremy Welch
Robert Whittinghill
Matthew Wolfanger

3 Years of Service

Alex Bluhm
Elaina Bosco
Nicholas Bromhal
Chad Deley
Allan Gilbert
John Hard
Yvonne Hernandez
Daniel Potilechio
Chris Rose
Kobie Samuels

2 Years of Service

Samson Adelufosi
Micah Cohen
Derrick Cook
Taiwo Daisi
Steven Dichiaro
Michael Goddard
William Gordon
Bedis Kilani
Evan Kishpaugh
Jeffrey Lomax
Laura Mackin
John Martin
Anthony Mele
Selena Thammasen
Crystal Valentine
Rosalie Zwicker

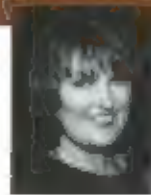
1 Year of Service

Noah Alkinburgh
Nishan Amarasuriya
Gordon Boles
Robert Boyer
Michelle Browne
Heather Bunyan
Emily Coker
Steve Cormier
Wayne Czynpinski
Nicholas Engrav
Sylvia Freeman
Brian Gorkowski
Rita Haidinger
Pamela Hampton
Justin Harris
Tyler Hunt
Adesh Jain
Germou Johnson
Alrick Johnson
Michael Laramie
Eric McAtee
Theron McLauchlan
Joel McNett
Nicholas Miller
Wonder Nyatanga
Kelly Pascal
Diana Shageyeva
Sarmast Shojaie
Brent Smith
Randy Teyssier
Donna Wiley
Scott Witzel
Melanie Wolf
Wayne Wong

Individual Producers



1. Peter Kang
Raleigh, NC



2. Mary Ann Gaelic
Auckland, NZ



3. Nadia King
Santa Rosa, CA



4. Joseph Larsen
Anchorage, AK



5. Alejandra Godoy
Los Angeles, CA



6. Carl Ignatius
Halifax, NS



7. Concelor Davis
Woodridge, IL



8. Karl Schuckert
Reno, NV



9. Yevgeniy Kashkin
Ridgeland, MS



10. Joseph Moore
Tampa, FL

Individual Producers

All Time Record to Beat

Month: \$51,235 Net ALP

May Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Peter Kang	\$53,774	100		Jeremy Welch	Slav Bitman
2. Mary Ann Gaelic	22,058		77.0	Lawrence Hauck	Steve Friedlander
3. Nadia King	20,147		73.0	Nadia King	Altig-Orlovic
4. Joseph Larsen	19,855		72.6	Joseph Larsen	Rick Altig
5. Alejandra Godoy	19,187	96		David Iriye	David Cohen
6. Carl Ignatius	18,042		77.5	Carl Ignatius	Imran Satti
7. Concelor Davis	17,095		83.1	Concelor Davis	Bob Olson
8. Karl Schuckert	17,057		69.8	Karl Schuckert	Altig-Orlovic
9. Yevgeniy Kashkin	16,553	87			Gleb Ostrovsky
10. Joseph Moore	16,347		71.9	Joseph Moore	Tom Williams
11. Anastasiya Fedosova	16,326		85.5		Tom Williams
12. Nicholas Soboleski	16,116		73.8	Doreen Ryan-Foti	Jatoft-Foti
13. Thomas Cullen	15,987	89		Dustin Venekamp	Altig-Orlovic
14. Sylvia Freeman	15,365		80.4		Williams-Williams
15. Max Quasem	15,268		87.5	Earnest Loveless	David Cohen
16. Rudi Camenzind	15,204		87.5	Earnest Loveless	David Cohen
17. Luigi Calandriello	15,192	100		Theodore Pappas	Eric Giglione
18. Lily Tchen	15,057		70.3	David Iriye	David Cohen
19. Innocent Okeke	14,914		68.3	Michael Kolasa	Tyrone Conard
20. Christopher Warren	14,699	100		A J O'Connor	Steve Greer

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Sylvia Freeman	91,521		80.4		Williams-Williams
* 2. Lance Brown	84,343		87.8		Steve Hartman
* 3. Max Quasem	82,742		87.5	Earnest Loveless	David Cohen
* 4. Timothy Cruise	81,474		84.5	Timothy Cruise	Bob Olson
* 5. Carla Miller	80,624		72.5		John Akers
* 6. Omar Hashimi	75,463		75.5	Steve Foti	Jatoft-Foti
* 7. Carlton Lear	75,459		71.6	David Wang	Bob Olson
* 8. Lily Tchen	74,669		70.3	David Iriye	David Cohen
* 9. Nadia King	72,155		73.0	Nadia King	Altig-Orlovic
* 10. Daniel Potilechio	71,368		90.0	David Wang	Bob Olson
11. Mary Ann Gaelic	70,168		77.0	Lawrence Hauck	Steve Friedlander
12. Peter Kang	69,560	100		Jeremy Welch	Slav Bitman
13. DeSheila Hargrove	68,104		77.4	Diane Carrion	Eric Giglione
14. Samantha Chui	67,806	85		Bridgit Driscoll-Hunt	Williams-Williams
15. Ruben Soberanes	63,532		79.7	Doreen Ryan-Foti	Jatoft-Foti
16. Cody Bellah	62,865	79			Geneser-Geneser
17. Ricardo Ferreira	60,605		83.1	Barry Dillah	Eric Giglione
18. Ronald Friedlander	59,898		76.0	Theodore Pappas	Eric Giglione
19. Noe Gonzales	59,041		75.8	Doreen Ryan-Foti	Jatoft-Foti
20. Maijargal Sukhbaatar	58,911		77.8		Gleb Ostrovsky

▲ Percentage of Net to Gross

COMMON ISSUES REGARDING REOPENS AND REINSTATEMENTS

A reopen means there was never a premium applied to an application. This usually happens because the application was withdrawn (WTH), incomplete (INC) or not taken (NTC) before the policy was issued. Another possibility is the policy was issued then cancelled and all premiums refunded or the new business check was returned unpaid. Check CAS and, if the issue-date and the paid-to-date are the same, it is a reopen.

Reopens are handled by Policy Issue (PI), and checks or money orders for reopens must be sent directly to this department. Reopens are given the same priority as new business applications since advance and production rules apply to both.

Advances are charged back on these cases, but, when reopened, they are eligible for another advance.

It is important to remember a reopen is not a reinstatement and should not be included on a reinstatement transmittal. If you include a reopen on a reinstatement transmittal, it will be routed to Policy Owner Services (POS) which will cause a delay in getting the request to the proper department - Policy Issue.

A Reinstatement means premiums were paid, but, for some reason, the payments were stopped and the policy lapsed. When looking on CAS, the paid-to-date and the issue-date will be different. Reinstatements must be on a reinstatement transmittal and must be sent to POS.

Advances are not paid on reinstatements.

If you have a problem remembering which department handles a reopen or a reinstatement, check CAS. If the issue-date is the same as the paid-to-date, the request should go to PI. If the issue-date and the paid-to-date are different, the request should go to POS.

Remember, if a request is sent to the wrong department, there will be delays.



Are you confused as to what department to send a request to reinstate, reopen or recode?

Improper routing costs all of us time. Delays can happen when the wrong department receives a request and has to decide where to send it next.

The most common form of improper routing occurs when correspondence is not labeled and received in a large FedEx package.

To ensure proper routing, please clearly mark where each item is to be sent.

Here is a quick guide of which departments to route requests:

- Reinstatements go to POS.
- Reopens, COD's, and Amendments go to PI. Please remember to use the red PI envelope for these items.
- New business applications also go to Policy Issue.
- Recodes of pending policies go to PI. All other recodes should be routed to POS.

Please help us speed up the request process by sending them to the correct department.

American Income & National Income – Helping You Discover Your Leadership Potential

As future leaders and Managers, you can choose the level of success you want to achieve. American Income and National Income offer Leadership Development Seminars three times a year to provide information and tools to Managers who want to build their Agencies, and expand their leadership roles and abilities.

At our next seminar, we are expecting to cover topics such as:

- Making the Most of Your Opportunity
- The Recruiting Process
- "Opportunity Unlimited"
- Management Reports
- Lead Sources and Referrals
- Field Training
- John Maxwell's 21 Laws of Leadership
- Making Success Happen
- Public Relations

This is sure to be an exciting and dynamic learning experience. Many of our top SGAs and Home Office experts will be speaking and answering questions.

The next seminar will be held Sept. 15-17, 2005. We encourage those interested in taking their business to the next level to inform their SGA of their interest in attending a future seminar. You have nothing to lose and everything to gain!



Supervising Agents



1. Luis Heredia
Albuquerque, NM



2. Richard Rainone
Middletown, CT



3. Matthew Willrodt
Salt Lake City, UT

All-Time Record to Beat
Month: \$43,409 1st Yr.

All-Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

May Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Luis Heredia	27,698	30,102	89		Joseph Callahan	Wesley Bangs
2. Richard Rainone	24,913	27,432	92		Willie Hayden	David Zophin
3. Matthew Willrodt	17,824	20,602	81		Dustin Miller	Altig-Orlovic
4. Joshua Harris	14,392	16,544		100	Alfred Oconnor	Steve Greer
5. Thomas Gatlin	13,415	14,923	90		Mary Ayarzagoitia	Tom Williams

All-Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All-Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Terrence Thomas	74,452	95,646	81		Joseph Callahan	Wesley Bangs
2. Luis Heredia	60,185	87,016	89		Joseph Callahan	Wesley Bangs
3. Matthew Willrodt	53,290	67,951	81		Dustin Miller	Altig-Orlovic
4. Rog Beaudro	53,140	80,531	84		Derrick Bates	Steve Greer
5. Andrew Manchon	50,563	89,045		70.4	Doreen Ryan-Foti	Jatoft-Foti

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

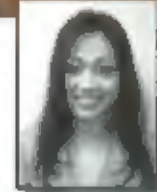
General Agents



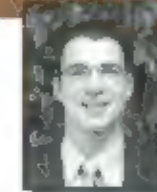
1. Robert Trujillo
Raleigh, NC



2. Brian Varney
Warwick, RI



3. Lynn Cao
Los Angeles, CA



4. James Worf
Denver, CO



5. Mary Ann Gaelic
Auckland, NZ

All-Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All-Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

May Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Robert Trujillo	54,865	57,884	95		Jeremy Welch	Slav Bitman
2. Brian Varney	46,050	46,050	87.0		Willie Hayden	David Zophin
3. Lynn Cao	37,183	44,056		70.0	David Iriye	David Cohen
4. James Worf	34,585	43,703		72.3	Joshua Goodman	William Jennings
5. Mary Ann Gaelic	33,641	55,700		72.1	Lawrence Hauck	Steve Friedlander
6. Philip Prata	30,078	33,133		76.5	Theodore Pappas	Eric Giglione
7. Zachary Hart	27,283	44,081	86		Mathew Hart	James Surace
8. Richard Barbour	25,178	29,176	88		Alfred O'connor	Steve Greer
9. William Childress	20,513	23,598	84	80.0	Robert Dunn	Marc Morton
10. Mark Zastrow	20,468	21,674	87		Wayne Hendricks	Joe Manone

All-Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All-Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Lynn Cao	136,887	163,435		70.0	David Iriye	David Cohen
* 2. Jeffrey Oakman	122,771	119,788		78.8		Williams-Williams
* 3. Mary Ann Gaelic	117,333	190,670		72.1	Lawrence Hauck	Steve Friedlander
* 4. Zachary Hart	113,179	234,667	86		Mathew Hart	James Surace
* 5. James Worf	111,761	141,024		72.3	Joshua Goodman	William Jennings
6. Salvatore Giacchi	109,872	130,740		76.5	David Hausman	Eric Giglione
7. Steven Dichiaro	100,091	140,149		71.4	Danielle Holmes	William Jennings
8. Charles McGrane	97,403	138,276		71.9	Eugene Melamed	Slav Bitman
9. Robert Trujillo	95,953	121,558	95		Jeremy Welch	Slav Bitman
10. Mark Zastrow	94,571	105,390	87		Wayne Hendricks	Joe Manone

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Master General Agents

1. **Barry Dillah**
Edison, NJ

2. **Jeremy Welch**
Raleigh, NC

3. **AJ O'Connor**
Houston, TX

4. **Gabriel Hernandez**
Warwick, RI

5. **Lawrence Hauck**
Auckland, NZ



All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

May Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Barry Dillah	86,149	93,882		71.5	Eric Giglione
2. Jeremy Welch	84,015	85,065		68.1	Slav Bitman
3. AJ O'Connor	79,739	89,288		71.9	Steve Greer
4. Gabriel Hernandez	71,298	71,298		78.6	David Zophin
5. Lawrence Hauck	59,036	96,879		74.6	Steve Friedlander
6. David Iriye	58,609	91,920		68.6	David Cohen
7. Sonny Gurney	52,617	54,369		74.5	Paul Rumbuc
8. Doreen Ryan-Foti	50,894	151,103		77.1	Jatoft-Foti
9. Christopher Hernandez	48,805	58,609		78.4	Chris La Fond
10. Horace Johnson	47,632	47,569	81		Tom Williams

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Barry Dillah	433,325	503,458		71.5	Eric Giglione
* 2. AJ O'Connor	372,870	493,502		71.9	Steve Greer
* 3. Doreen Ryan-Foti	316,115	703,368		77.1	Jatoft-Foti
* 4. Jim Bianchi	306,106	576,549		74.4	Durbon Oldham
* 5. Eugene Melamed	263,439	280,825		80.4	Slav Bitman
6. Scott Keeney	245,497	312,253	84		Oldham-Hadayia
7. Joshua Goodman	230,034	358,780		69.8	William Jennings
8. Gabriel Hernandez	229,242	230,076		78.6	David Zophin
9. Christopher Hernandez	215,871	225,676		78.4	Chris La Fond
10. Joseph Callahan	215,291	238,863		70.0	Wesley Bangs

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents rated and meet all production requirements.

Regional General Agents

1. **Jason Mollo**
Middletown, CT

2. **AJ O'Connor**
Houston, TX

3. **David Hausman**
Edison, NJ

May Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Jason Mollo	\$135,716	\$170,386		72.1	David Zophin
2. AJ O'Connor	120,437	152,110		71.9	Steve Greer
3. David Hausman	112,066	153,400		76.7	Eric Giglione

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jason Mollo	\$683,828	\$765,876		72.1	David Zophin
2. AJ O'Connor	582,169	663,394		71.9	Steve Greer
3. Barry Dillah	489,289	566,547		71.5	Eric Giglione

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Peter Kang	Slav Bitman	\$7,226.76
Mary Ann Gaelic	Steve Friedlander	\$4,689.05
Anastasiya Fedosova	Tom Williams	\$3,752.40
Joseph Larsen	Rick Altig	\$3,638.04
Carl Ignatius	Imran Satti	\$3,428.09
Nadia King	Altig-Orlovic	\$3,425.02
Concelor Davis	Bob Olson	\$3,419.02
Max Quasem	David Cohen	\$3,259.70
Sylvia Freeman	Williams-Williams	\$2,919.35
William Gordon	James Surace	\$2,912.95
Total Retention Bonus Paid: \$478,107.09 441 Producers Qualified		

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Jeremy Welch	Slav Bitman	\$7,571.74
David Iriye	David Cohen	\$7,018.25
Gabriel Hernandez	David Zophin	\$6,424.18
A J O'Connor	Steven Greer	\$6,212.99
Doreen Ryan-Foti	Jatof-Foti	\$5,690.99
Barry Dillah	Eric Giglione	\$4,762.07
Lawrence Hauck	Steve Friedlander	\$4,695.88
Chris Hernandez	Chris La Fond	\$3,856.38
Theodore Pappas	Eric Giglione	\$3,730.99
Earnest Loveless	David Cohen	\$3,634.46
Total Leadership Bonus Paid: \$120,681.15 68 Managers Qualified		

PR Bonus*

Qualifier	SGA	Bonus Amount
Malka Arony	Steve Hartman	\$2,365.11
Richard Meshulam	David Cohen	\$1,578.42
Billy Sauters	Tom Williams	\$1,435.72
Renee Flannery	James Surace	\$1,413.88
Jacqueline DeVooght	Rick Altig	\$1,105.44
Timothy Farr	Paul Rumbue	\$1,003.97
Becky Cutler	Bill Jennings	\$962.18
Mark Gagliardi	Jatof-Foti	\$936.24
Susan Fuldauer	Mark Hancock	\$925.26
Rona Pileggi Spano	Bob Olson	\$859.74
Total PR Bonus Paid: \$26,616.51 38 PR Reps Qualified		

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

MONETARY DONATIONS

American Income & National Income

- Gave \$12,500 to the Campaign for America's Future.
- Contributed \$4,268.68 to the Department for Professional Employees.
- Donated \$10,000 to the Economic Policy Institute.
- Gave \$35,000 to the A. Philip Randolph Institute.
- Donated \$30,000 to the LCLAA.
- Contributed \$5,000 to the Coalition of Labor Union Women.

Rick Altig Agency

- Gave \$300 to the Teamsters/MDA.
- Donated \$100 to CEP Local 46.
- Contributed \$449.56 to AFSCME 4041.
- Contributed \$300 to the NOLC.
- Gave \$49.21 to USWA 1-3567.

Rick Altig Agency Cont.

- Donated \$48.14 to the CEP Area Council.
- Donated \$85.34 to the Alberta Trappers Association.
- Gave \$500 to the International Snowmobile Congress.
- Gave \$300 to the Teamsters Joint Council.
- Contributed \$85.44 to the CPAA.
- Donated \$500 to the State of Nevada Employees.
- Contributed \$94.42 to Steelworkers Local 1-85.
- Contributed \$500 to the Tennessee State Council of Machinists.
- Gave \$500 to AITMF Local 116.
- Donated \$100 to IBEW 551.

Total \$100,680.79

Be sure to submit your contributions monthly via e-mail to bfrizzell@aiflife.com

MAY CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Tom Williams		69.8	\$171,764	\$236,000	73	\$320,431	\$368,500	87	80

MAY CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Geneser-Geneser	88		\$137,567	\$115,000	120	\$193,905	\$181,500	107	114

MAY CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Steve Greer		71.4	\$116,780	\$84,000	139	\$147,945	\$125,000	118	129
Bill Jennings	94	69.7	106,928	86,500	124	158,028	140,000	113	119

MAY CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman		72.4	\$166,744	\$78,000	214	\$178,842	\$121,500	147	181
Steve Hartman		71.7	85,124	71,500	119	127,365	114,000	112	116

MAY CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Wes Bangs		68.0	\$37,318	\$28,500	131	\$49,361	\$42,500	116	124

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Eric Giglione		73	\$1,705,908	\$1,950,000	87	\$2,595,655	\$3,092,500	84	85.5

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Geneser-Geneser	88		\$304,553	\$230,000	132	\$416,385	\$363,000	115	123.5

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		69.7	\$642,682	\$432,500	149	\$908,448	\$700,000	130	139.5
Steve Greer		71.4	558,591	420,000	133	700,525	625,000	112	122.5
Oldham-Hadayis	90		255,744	282,000	91	384,892	330,000	117	104

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman		72.4	\$733,112	390,000	188	\$798,113	\$607,500	131	159.5
Steve Hartman		71.7	393,332	357,500	110	681,063	570,000	119	114.5
Mark Hancock		70.7	318,351	312,500	102	489,702	500,000	98	100

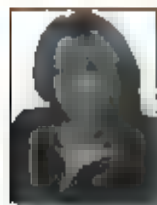
YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Wes Bangs		68	\$215,291	\$142,500	151	\$252,136	\$212,500	119	135

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

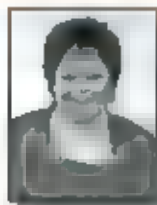
* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A

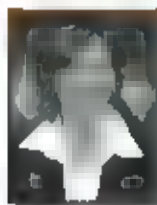


Malka Arony
Phoenix, AZ

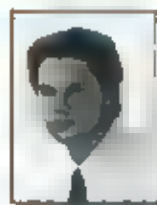


Jacqueline deVooght
Calgary, AB

Category B



Vivian Dwyer
Glen Allen, VA



Mario Soljan
Auckland, NZ

Category C



Renee Flannery
N. Royalton, OH



Susan Fuldauer
Indianapolis, IN

May Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	14,343	Rick Altig
2. Joseph Galusha	5,423	Darhon Oldham
3. Malka Arony	5,220	Cohen/Hartman

All-Time PR Card Production Record
Month: 18,960 cards

Category A	No. Cards	SGA
1. Malka Arony	3,714	Cohen/Hartman
2. Jacqueline deVooght	3,545	Rick Altig
3. Leo VanDer Bussche	2,525	Rick Altig
4. Richard Meshulam	2,403	David Cohen
5. Anne Bowyer	2,342	Rick Altig

Category B	No. Cards	SGA
1. Vivian Dwyer	2,328	Altig-Hay/Bitman
2. Mario Soljan	1,409	Steve Friedlander
3. David Provencher	1,349	Rick Mansfield
4. Patra Meacham	1,206	Scott Swanson
5. Irene Ruryez	1,119	Jim Surace

All-Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Renee Flannery	16	Jim Surace
2. Susan Fuldauer	11	Mark Hancock
3. Cheryl Cook	7	Oldham-Hadaya
4. Erin McKee	7	Rusty Jewell
3. William Slocum	6	Oldham-Hadaya

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	72,786	Rick Altig
*2. Joseph Galusha	24,383	Darhon Oldham
3. Malka Arony	23,967	Cohen/Hartman

All-Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Malka Arony	15,562	Cohen/Hartman
*2. Richard Meshulam	9,985	David Cohen
3. David Blasde l	9,159	Rick Altig
4. Manon Brulotte	8,369	Altig-Lyac
5. Rena Meggi Spanu	8,099	Ben Olsen

Category B	No. Cards	SGA
*1. Vivian Dwyer	8,616	Altig-Hay/Bitman
*2. Catherine Briggie	7,536	Steve Hartman
3. Irene Ruryez	4,928	Jim Surace
4. Mario Soljan	4,586	Steve Friedlander
5. Brenda Swecker	3,828	Chris L. Ford

All-Time PR Group Production Record
YTD: 110 groups Richard Case

Category C	Groups	SGA
*1. Cheryl Cook	43	Oldham-Hadaya
*2. Renee Flannery	41	Jim Surace
3. Susan Fuldauer	32	Mark Hancock
4. Billy Sauer	30	Tom Williams
5. Richard Case	28	Jim Surace

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows. Must have two PR Representatives coded and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.

The Secrets to PR Success

Have you ever been told or heard, "We will never work with American Income Life again?"

We did have, or at least that's what I pretty much heard every time myself or Susan Keleher called on a group when we first arrived in Connecticut

Today, we have over 70 percent of all of the unions covered on our program. The goal is to be close to 90 percent at the end of this year

When that statement is made or a slight variation, I personally equate it to a rebuttal an agent may incur when in the field. To me, all I say is "I know there can be a great value working with American Income. However, I need to feel more comfortable and assured that the issues that occurred in the past, won't occur again in the future."

I have heard and experienced all of the reasons why they don't want to work with AIL. Let me give you 16 SECRETS, or should I say practices, to ensure your Public Relations success.



Make these SECRETS every day practices and I promise you will achieve your desired results to great PR success!!

Contributed by David Zaphin, SGA



Champions and Convention Qualifiers

By the time you read this, you will likely fall into one of three categories. You just celebrated your achievements at our 2005 convention; you didn't qualify for convention; or you're very new to the AIL - NILICO family. Now that this year's convention has concluded, I hope everyone can fall into a fourth category and that is as someone willing to make the commitment to attending next year's convention in New Orleans.

I've always loved our annual celebration because it's a time to be surrounded by achievers, and that's an opportunity you don't get every week of the year. Everyone within sight at convention is a Champion

So what makes a champion?

Motivation and determination are the ingredients you will need in the balance of 2005 to become a 2006 convention qualifier. It doesn't matter what contract you have and in fact you will notice I didn't list talent as one of the necessary ingredients in your championship run. Of course talent helps, but hard work will always beat talent when talent doesn't work hard

Here are five steps that will ensure your attendance at Convention next year

First, the commitment you must make to become a convention qualifier is to *yourself*. The funny thing is, it's the only commitment you need to make. If you're going to wait around for someone besides yourself to provide some sort of external motivation or to provide you with the incentives to become more determined, you're going to do just that... wait. You see you need to believe in yourself before anyone else will

Second, do you know exactly what level of production you need to achieve to go to New Orleans in 2006? There are nearly six full months left in 2005 for you to qualify. Know your qualifying level

of production! Set up a daily personal tracker and be committed to reviewing where you stand each workday.

Third, exactly how much time do you have? Remember the impact of holidays, vacations and family commitments. Time off is as big a factor as time left!

Fourth, what does your historical performance tell you about your future strategy? This information can be the gift of becoming a champion when used properly. If you're a producer, know how many appointments, referrals, TG's or leads you need to book on a weekly basis to generate your qualifying production number. Yesterday's data can become today's roadmap

Fifth and final, on every single day of your quest, don't attempt to become a champion, live each one of those days as a champion. While remaining humble, carry yourself with a champion's confidence. Walk away from the irritating, the insignificant, and the trivial events that are not productive and focus on what gets results. If you're not already a champion, understand why you're not. It's probably because your own vision of yourself limits what you can really achieve. It's time to get a fresh view of what your future can be when you take control of it. When you consider yourself a champion, you'll have a greater understanding of what makes the journey far more gratifying than the moment of recognition.

Become a Champion! Start by becoming an AIL -NILICO Convention Qualifier in 2006.

A collage of images including a purple banner with the text 'Things To Do', a man playing a trumpet, a building facade, and two tigers.

Things To Do

Are You Ready?

Fairmont
NEW ORLEANS

New Orleans

July 27-30, 2006

Public Relations Bonus

Qualifiers

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Malka Arony	\$2,365.11
Richard Meshulam	\$1,578.42
Billy Sauers	\$1,435.72
Renee Flannery	\$1,413.88
Jacqueline DeVoght	\$1,105.44
Timothy Farr	\$1,003.97
Becky Cutler	\$962.18
Mark Gagliardi	\$936.24
Susan Fuldauer	\$925.26
Rona Pileggi Spano	\$859.74
Cheryl Cook	\$811.06
David Blaisdell	\$787.11
William Slocum	\$712.52
Robert Dailey	\$701.55
Jerry Hartnett	\$672.00
Manon Brulotte	\$669.55
Charles Hill	\$654.30
Catherine Briggie	\$635.97
Kenneth Altizer	\$620.40
Richard Case	\$619.00
Krissa Hensley	\$525.40
Robin Andrade	\$492.40
Vivian Dwyer	\$478.00
Leo VanDenBussche	\$474.22
Barbara Soljan	\$456.60
Al Wall	\$456.53
Brenda Swecker	\$447.66
Ann Bowyer	\$435.16
Larry Lozano	\$424.80
Cyntha Lebur-Yaffe	\$412.21
Kelly Bittle	\$391.30
Leigh Yost	\$385.65
Irene Ruryez	\$383.60
Lou Nell Busby	\$310.70
William Verbeten	\$287.19
Robin Denham	\$275.67
John Wilkinson	\$264.87
Brenda DiSomma	\$245.13

Total

\$26,616.51



Leadership Bonus

May Bonus Qualifiers

Jeremy Welch	\$7,571.74	Lynn Carr	\$1,320.94	Glenn Snowden	\$236.20
David Iriye	\$7,018.25	Brian Varney	\$1,185.48	Ricardo Ferreira	\$235.90
Gabriel Hernandez	\$6,424.18	Richard Raimont	\$967.31	James Larkin	\$215.84
A.J. O'Connor	\$6,212.99	James Wolf	\$871.20	Richard Refano	\$193.40
Doreen Ryan-Foti	\$5,690.99	Philip Preen	\$866.42		
Barry Dillah	\$4,762.07	Richard Barbour	\$858.26		
Lawrence Hauck	\$4,695.88	Godley Varghese	\$656.15		
Chris Hernandez	\$3,856.38	Luis Heredia	\$601.54		
Theodore Pappas	\$3,730.99	Evelyn Amador	\$534.99		
Earnest Loveless	\$3,634.46	Michael Laramie	\$521.64		
Willie Hayden	\$3,556.49	Thomas Gartin	\$488.91		
Patrick Dursy	\$2,989.40	Joseph Coarney	\$449.60		
Joshua Goodman	\$2,967.57	Karen McQuoid	\$398.06		
Sonny Gurney	\$2,962.11	Kristin Turner	\$362.38		
Donald Martin	\$2,743.95	Noe Gonzales	\$346.77		
Nanle King	\$2,687.79	Mark Gornsen	\$327.44		
Scott Primm	\$2,659.61	Andrew Limoli	\$319.84		
Rebecca Klebsch	\$2,627.28	Wes Elder	\$304.38		
Harpreet Gujral	\$2,607.96	Robert Rowe	\$282.76		
Horace Johnson	\$2,464.18	Randy Downs	\$279.92		
Francisco Perez	\$2,369.34	Shamir Wallen	\$274.31		
Jeff Ribman	\$2,269.19	Howard Heron	\$271.04		
Robert Trujillo	\$2,249.85	Mary Ann Gaelic	\$267.74		
Hal Herman	\$2,137.11	Amir Sedaghat	\$253.43		
Mark Bleier	\$2,114.76	Steven King	\$253.09		
Matthew Wolfanger	\$1,964.05	Andrew Manchon	\$251.32		
Navarro Simmons	\$1,830.82	Paul Coleman	\$250.95		
Joseph Callahan	\$1,804.66	Laura Fisher	\$247.53		
Nickolay Gusev	\$1,691.32	Jillian Lamb	\$247.10		
David Solomonov	\$1,543.73	Randy Teyssier	\$246.09		
Susan Bergh	\$1,497.24	Joshua Harris	\$246.04		
John Bulceza	\$1,466.77	Terrell Tipton	\$240.07		

Total **\$120,681.15**

Retention Bonus

QUALIFIER	BONUS	A&H
Peter Kang	\$7,226.76	
Mary Ann Gaelic	\$4,689.05	\$487.80
Anastasiya Fedosova	\$3,752.40	\$487.20
Joseph Larsen	\$3,639.04	\$262.65
Carl Ignatius	\$3,428.09	
Nadia King	\$3,425.02	
Concelor Davis	\$3,419.92	
Max Gussem	\$3,259.70	\$206.10
Sylvia Freeman	\$2,919.35	
William Gordon	\$2,912.95	
Richard Refano	\$2,873.74	
David Thornton	\$2,817.20	
Nicholas Soboleski	\$2,739.80	
Karl Schuckert	\$2,729.20	
Daniel Potlichio	\$2,697.48	
Shannon Spindler	\$2,625.62	
Joseph Moore	\$2,613.64	
Alejandra Godoy	\$2,615.10	\$120.71
Lance Brown	\$2,567.82	
Timothy Cruise	\$2,500.87	
Lily Tchen	\$2,409.14	
Innocent Okoko	\$2,386.25	
Harpreet Goyal	\$2,256.94	
Robert Ulreich	\$2,311.24	
Clayton Frost	\$2,270.44	
Maijara Sukhbaatar	\$2,178.93	
Yevgeniy Kashkin	\$2,151.97	
Kim Sorenson	\$2,140.07	
Henkelto Pereira	\$2,137.33	
Larry Clemons	\$2,136.49	
Edward Hanna	\$2,135.07	\$153.81
Christopher Warren	\$2,108.91	\$197.93
Amir Sedaghat	\$2,094.90	
Carlton Lear	\$2,094.30	
Thomas Cullen	\$2,078.79	
Avi Regev	\$2,052.89	\$244.47
Stefan Johannsson	\$2,044.98	\$150.66
Ricardo Ferreira	\$2,044.66	
Rosalie Zwicker	\$2,019.81	
Philip Anderson	\$2,001.63	\$356.69
Robert Russo	\$1,991.10	
Luigi Calandriello	\$1,975.01	
Patrick Fowler	\$1,958.20	
Joseph Coursey	\$1,943.30	\$201.92
Lorena Barriere	\$1,916.08	
Yvonne Hernandez	\$1,912.51	
Anthony Wilkerson	\$1,908.14	\$113.25
Brian Robbins	\$1,903.42	
David Jackson	\$1,823.11	
Russell Monti	\$1,862.52	
Rudi Calmentind	\$1,850.04	
Derrick Bates	\$1,830.78	\$198.65
Joey Kennedy	\$1,827.63	
Michael Zorn	\$1,825.86	\$178.50
Timothy Clark	\$1,823.67	
Michael Dupree	\$1,807.00	
Kim Gowdy	\$1,798.76	
Kenneth Marlden	\$1,786.13	\$151.51
Lisa Roemer	\$1,780.92	
Allen Gilbert	\$1,773.89	
Robert Appel	\$1,770.90	
Brian Lulloff	\$1,759.04	
Linda Amanite	\$1,755.36	
Ronald Friedlander	\$1,743.63	
Jonathan Cole	\$1,737.57	
Omar Hashimi	\$1,727.92	
Curt Snow	\$1,712.58	
Erika Eason	\$1,694.07	
Justin Knox	\$1,691.26	
Alex Blaheri	\$1,689.95	
Raphael Boscherewu	\$1,687.95	
George Noujaim	\$1,682.92	
Samson Adelufosi	\$1,680.12	
May Lee	\$1,674.93	\$103.29
Mark Gorman	\$1,666.74	
Justin Germany	\$1,656.77	
Rigoberto Pedraza	\$1,655.05	
Sarah Williams	\$1,644.91	
Karen McQuoid	\$1,635.68	\$167.52
John Hard	\$1,634.08	\$142.24
Kevin Appasamy	\$1,620.94	
Steven Strong	\$1,617.14	\$147.56
James Schneider	\$1,603.61	
Rodney Mori	\$1,590.10	

QUALIFIER	BONUS	A&H
Tameisha Carter	\$1,582.79	
Dave Heisley	\$1,548.68	\$161.14
John Reason	\$1,544.64	\$244.16
Gerardo Pino	\$1,541.97	
Bonnie Williams	\$1,536.36	\$158.98
Noe Gonzales	\$1,533.24	
Scott Florin	\$1,515.83	
Christopher Cummings	\$1,512.32	
Jason Young	\$1,511.85	\$97.20
Robert Rowe	\$1,509.36	\$224.16
Maria Esposito	\$1,504.48	
Scott Rehberg	\$1,503.57	\$187.34
Edward Clunk	\$1,495.89	
Steven Sequoia	\$1,492.80	\$138.72
Norman Sw Lew	\$1,487.74	
Noah Alkinburgh	\$1,480.29	\$161.07
Patricia Orury	\$1,475.25	\$178.71
Cherline Ellis-Dias	\$1,467.76	
William Heils	\$1,466.58	\$192.70
John Barsuch	\$1,457.84	\$179.12
Phillip Lacroix	\$1,455.38	
James Adamsinta	\$1,444.66	
Anthony Mole	\$1,444.24	\$174.64
Brian Gorkowski	\$1,441.86	
Chris Rhoades	\$1,433.84	\$128.04
Russell Lewis	\$1,433.39	\$127.61
Frederick Dagostino	\$1,431.40	
Shawn Richmond	\$1,423.68	\$184.32
Eric Labossiere	\$1,423.04	
Samantha Chul	\$1,415.82	\$145.86
Raymond Lau	\$1,415.48	
Andrew Limoli	\$1,406.94	
Matthew Wolfanger	\$1,405.44	\$119.92
Joanne Marks	\$1,402.80	\$156.80
Cecil Desrosiers	\$1,400.68	\$140.80
Hal Herman	\$1,393.34	\$162.60
Al-Karim Walji	\$1,385.93	\$176.61
Brian Morse	\$1,385.68	
Christy Starr	\$1,384.80	\$148.64
James Wolf	\$1,384.26	\$107.73
Paul Hall	\$1,382.62	
Daniel Paeek	\$1,379.94	
Andre Abramovich	\$1,369.10	\$204.23
Damian Walsh	\$1,368.46	
Julie Aprahamian	\$1,357.38	\$125.33
Beth Snow	\$1,353.65	
John Castore	\$1,339.66	
Charles Riggs	\$1,336.51	
Christopher Vianello	\$1,322.73	
Ed Oberst	\$1,322.22	
Atmany Nounah	\$1,320.17	\$100.98
Daniel Phares	\$1,314.59	\$129.75
Scott Remmey	\$1,314.28	
Brett Maves	\$1,313.79	
Scott Keeney	\$1,311.40	\$127.13
Troy Phummer	\$1,297.82	\$88.50
Donald Wolf	\$1,295.35	
Glenn Van de Sande	\$1,294.41	
William Thompson	\$1,292.01	
Alfred Brenner	\$1,287.48	
William Mellor	\$1,284.78	
Angelika Vassilieva	\$1,281.84	
Benjamin VanFossen	\$1,274.96	
Scott Shields	\$1,273.73	\$115.44
David Ferraway	\$1,259.00	\$128.77
Deshella Haargrove	\$1,256.11	
Kevin Willey	\$1,241.80	
Sorana Blackfoot	\$1,239.22	
John Buliczka	\$1,238.78	
Wayne Wong	\$1,237.76	
Bradley Kircald	\$1,227.36	
Mark Bleier	\$1,227.08	
Scott Johnson	\$1,224.84	
Bret Fels	\$1,224.63	
Jonathan Wilson	\$1,218.83	
Tracy Haden	\$1,215.88	
Alex Gil	\$1,210.44	
James Logan	\$1,209.83	
Jon Hanec	\$1,207.84	
Victor Qulmson	\$1,202.80	
Godley Varghese	\$1,202.63	
Tyler Hunt	\$1,200.94	
Josh Hansen	\$1,200.60	
Frank Sommers	\$1,199.87	

QUALIFIER	BONUS	A&H
Joaquin Santos	\$1,197.61	
James Larkin	\$1,194.73	
Samuel Cohen	\$1,194.33	
Rodney Ward	\$1,191.97	\$132.86
Navarro Simmons	\$1,191.30	
Gregory Eastman	\$1,189.86	
Ilyana Johnson	\$1,189.22	
Iryna Sushkova	\$1,185.05	\$170.63
Roberto Manzueta	\$1,182.83	\$134.37
Latoria Tucker	\$1,176.77	
Hovhannes Ter-Martirosian	\$1,175.44	\$125.91
Lori Yelding	\$1,173.03	
Patrick Mazerolle	\$1,160.77	
Allan Munro	\$1,160.10	\$152.19
London Burnett	\$1,159.94	
Phillip Humbel	\$1,159.27	
David Garrett	\$1,154.52	
Carl Rudd	\$1,149.89	\$135.14
Roland Fletcher	\$1,134.00	
Marcus Bautista	\$1,130.78	
Tommy Chan	\$1,122.90	
Bret Padilla	\$1,109.92	\$82.83
Joel McHiett	\$1,107.66	\$115.51
James Bliefnick	\$1,088.43	\$145.60
R Warrior Hunt	\$1,080.38	
Robert Halsey	\$1,079.35	
Robert Pomerleau	\$1,076.12	
Vonda Long	\$1,073.56	
Jay Meyer	\$1,070.39	\$150.61
Jeffrey Roberts	\$1,068.20	
Richard Miller	\$1,066.27	
Richard Lawson	\$1,062.98	
Shamir Wallard	\$1,059.50	
Brian Scheiter	\$1,055.18	
Theron McLaughlan	\$1,053.52	
Sihyun Choi	\$1,048.57	
Corey Neff	\$1,048.08	
Ell McKenzie	\$1,041.02	
Travis Finley	\$1,038.06	
Arthur Carter	\$1,031.30	\$139.98
Charles McGrane	\$1,029.26	
Anthony Accurso	\$1,021.27	
Jillian Lamb	\$1,021.18	
Jennifer Shaeffer	\$1,019.82	
Kevin Tienken	\$1,017.21	
Clay-Nghia Nguyen	\$1,015.41	
Darcie Hanson	\$1,013.47	
Angeles Ordaz	\$1,001.27	
Michael Snow	\$995.66	
Nank Gordon	\$994.37	
Charles VanDyke	\$992.68	
Ian Palmer	\$991.85	
Zachary Little	\$991.16	
Jeremy Crow	\$981.79	\$163.30
Laura Fisher	\$969.26	\$95.65
Michael Adeshewo	\$968.56	\$88.85
Sabeel Caudle El	\$965.30	\$96.15
Amanda Nathoo	\$954.83	
Mark Peitz	\$950.09	
Julie Wells	\$945.60	
Joshua Lieberman	\$944.72	\$91.89
Jonathan Hughes	\$941.41	\$77.85
Crystal Valentine	\$934.88	
Rita Haidinger	\$927.02	\$129.86
Leo Soucy	\$922.36	
Nya Kaidava	\$913.96	
Brian Toglia	\$902.76	\$87.35
Earle Harris	\$898.87	
Laura Luffly	\$895.28	
Robert Gadberry	\$887.97	
Israel Pena	\$882.31	
Richard Lafond	\$873.18	
Krista Thieme	\$859.21	
Kobie Samuels	\$858.86	
Eric Sy	\$855.85	
Enrique Hernandez	\$855.46	
Eric Hall	\$852.82	
Scott Shirk	\$847.84	
Blendi Kehoe	\$846.78	
James Starman	\$844.01	
Alexander Shu	\$837.10	
Vanessa Nestor	\$835.24	
Wilfred Pelland	\$828.17	
Ramin Madani	\$827.09	

Retention Bonus

QUALIFIER	BONUS	A&H
William Jaquay	\$818.77	
Stanley Mettoyer	\$816.98	
Bianca Alton	\$813.14	
Ananth Krishnaiyengar	\$811.68	
Arthur Westergren	\$810.79	
Moswen Taylor	\$808.40	
Joseph Shelton	\$806.89	
Zachary Arndt	\$804.91	
Tasha Tucker	\$795.32	
Adam Herman	\$785.84	
Susanne Munro	\$773.85	
Steven King	\$730.60	\$73.85
Michael Saundets	\$722.72	\$82.72
Faatalatai Matamua	\$721.99	\$118.76
Daniel Pelleber	\$707.55	\$101.80
Jen Strong	\$706.77	\$95.92
Felili Malava	\$704.89	\$86.28
Susan O'Bryon	\$704.63	\$73.88
William Johnson	\$703.06	\$105.88
James Cahalin	\$696.58	\$72.00
Shashank Hedao	\$692.40	\$108.88
Joshua Alehi	\$680.53	\$61.80
Tibor Simon	\$668.97	\$83.76
Lennis Hayes	\$667.41	\$67.40
Blaime Haugen	\$665.51	\$101.80
Johnetta Woods	\$653.84	\$64.00
Randy Teysler	\$652.18	
Erin Smith	\$642.97	
Danny Bailey	\$642.23	\$64.96
Trenton Hand	\$639.88	
Malcolm McCall	\$639.46	
Loren Cardwell	\$638.27	
Danielle Osensline	\$637.63	\$68.12
Lamissi All	\$634.16	
Donald Blockson	\$634.15	
David Garbarsky	\$632.99	
Bradley Bittner	\$632.88	
Thomas Parker	\$632.67	
Robert Poncini	\$627.74	
Susan Silvia	\$625.29	\$68.84
Rogelio Mahor	\$623.46	
Joseph Olecedue	\$622.16	
Jeremy Smith	\$616.00	
Shiva Hollingsworth	\$615.72	
Billy Faerar	\$612.37	
Sean White	\$611.88	
Jennifer Lin	\$606.80	
Fargo Hall	\$603.88	
Elizabeth Chadwick	\$601.99	
Thomas Keiter	\$595.19	
Ulises Mendoza	\$594.43	
Jennifer Robinson	\$593.61	
Nilesh Patel	\$592.84	
Jonathan Chamneua	\$587.51	
John Agnew	\$585.82	\$68.46
Shawn Brookshire	\$584.64	
Steven Storm	\$584.50	
Brian Buskirk	\$583.79	
Kyle Chuang	\$583.20	
Christopher Burdick	\$583.16	
Douglas Gouzonog	\$578.23	
Fallon Kunevicius	\$573.17	
SanJaa Anand	\$572.55	
Jeffrey Ahrens	\$572.46	\$83.93
Edward Dlenlich	\$572.40	
Austin Smith	\$571.94	\$88.18
Robert Seeber	\$571.34	\$81.63
Mohammad Ebadl	\$569.74	
Julle Tadevich	\$569.51	
Shakia Crump	\$567.89	
Cory Garner	\$564.53	
William Burbank	\$561.16	\$76.97
Robert Warwick	\$497.43	\$84.24
Pamela Hampton	\$492.89	
Michael Clark	\$488.79	
Sue Weiss	\$487.58	
Stephen Perotti	\$484.11	
Charles Bergenstein	\$481.82	
Ngodlich Cao	\$481.12	
Douglas Bauknecht	\$479.23	
John Franklin	\$475.46	
George Sturge	\$474.94	
Carl Boldon	\$474.75	
Ruben Soberanes	\$474.21	

QUALIFIER	BONUS	A&H
Katherine Sockwell	\$478.78	\$89.15
James Salk	\$469.28	
Gregory Engrav	\$466.48	
Rudolph Drozza	\$466.11	
Roger Hotz	\$462.88	
Craig Gumbler	\$461.65	\$52.11
Nancy Myers	\$460.56	
Sandi Babcock	\$459.71	
Ronald Hartwell	\$457.32	
Jessica McDowell	\$456.25	
Adam Kahn	\$454.42	
Paul Gouveia	\$454.19	
Kathleen Louggran	\$452.69	
Denise Hollins	\$448.55	
Bertram Feldman	\$448.47	
Robert Tierney	\$442.37	
Eugene Doctor	\$441.75	\$56.28
Kevin Mackinnon	\$441.08	
Patricia Lee	\$440.21	
Anthony Sadlon	\$439.59	\$60.57
Ana Fuentes	\$438.47	\$69.48
Cody Shearer	\$436.71	
Jean Brinkmann	\$435.21	
Jamal Anthony	\$419.89	
Tyson Rae	\$419.38	
Anthony Davis	\$419.34	
Cesar Castro	\$418.92	
Michel Ghattas	\$418.10	
Kenneth Scott	\$418.02	
Jirsong Sun	\$417.88	
Kristin Turner	\$415.38	
Devraj Dhoot	\$415.27	
Peter Derosario	\$415.12	
Victor Deavila	\$413.35	
Steven Larson	\$408.46	
Jatinder Kumar	\$408.85	
Maria Miclar	\$407.10	
David Williams	\$406.97	
Wendy Storaust	\$406.28	
Brandon Ljford	\$405.84	
Clarence Freeman	\$405.78	
Andre Grigorut Drob	\$405.49	
Dianna Ray	\$404.96	
Brian Turchiano	\$404.17	
Tara Soderman	\$403.38	
Annanda Roy	\$402.15	
Marques Rounds	\$402.12	
Paul Marquis	\$401.85	
Barbara Ybarra	\$400.89	
Michael Neit	\$400.41	
Adam Blain	\$399.88	
Matthew Smith	\$398.92	
Scott Nelson	\$397.35	
Michael Matokuntle	\$396.86	
Nadler Rashid	\$396.83	
Waverly Jones	\$395.55	
Luke Mahan	\$395.36	
James Spingel	\$391.75	
Abimder Hicks	\$391.67	
Sergey Bion	\$391.55	
Brandon Teber	\$391.53	
Andrea Yee	\$390.33	
Jennifer Price	\$389.84	
James Schlegel	\$386.24	
Joanne Kilo	\$385.99	
Duane Livingston	\$384.85	
Jennifer Mayo	\$384.72	
Donald Hankins	\$382.48	
Aldan Hamra	\$382.46	
Anna Vaculikova	\$381.34	
James Taylor	\$381.22	
Ilara Peck	\$380.43	
Jesus Araquistain	\$380.04	
Melton Young	\$379.83	
Matthew Nereng	\$379.60	
Michael Moore	\$377.66	
Stephen Ferryes	\$377.44	
Gerald Perez	\$377.27	
Devon Kaplan	\$376.49	
Jeffrey Testa	\$375.98	
Daniel Norris	\$374.92	
Thomas Harlins	\$374.77	
Raymond Cunningham	\$374.57	
Michael Spears	\$373.29	

QUALIFIER	BONUS	A&H
Robert Ehlers	\$373.09	
Edward Loux	\$243.58	
Ramona Dhatti	\$227.36	
Geoffrey Fischer	\$208.04	
Matthew Dragan	\$197.59	
Pierre Ogleman	\$192.27	
Ty Kerstetter	\$185.91	
Kevin Kapel	\$184.07	
Angelina Miller	\$182.47	
Gary Riedlinger	\$179.56	
Patrick Gillespie	\$177.10	
Danny Jorgensen	\$176.95	
Franklin Ruff	\$175.75	
Joshua Mecum	\$175.11	
Sheryl Payne	\$174.36	
Marques McPherson	\$174.28	
Brian Ryall	\$173.72	
Robert Jones	\$173.32	
Sean Clark	\$168.89	
Kristen Bremer	\$165.64	
Sukhdew Saini	\$164.51	

Total Bonus Paid Out
\$478,107.09
Total A&H
\$13,298.27